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**IN THE UNITED STATES
PATENT AND TRADEMARK OFFICE**

PATENT APPLICATION

Application No.:	09/714,683	Confirmation No.	9013
Applicant:	Guttman et al.	Filed:	November 15, 2000
Art Unit:	2178	Examiner:	Gregory J. Vaughn
Docket No.:	SVL920040505US2	Customer No.:	24852
Title:	Client Side, Web-Based Calculator		

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Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

AMENDMENT AFTER FINAL

S I R:

In response to the Office Action of July 17, 2006, please amend the above-identified patent application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 14 of this paper.